

Information to identify the case:

Debtor 1

April Marie Butler

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2279

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Western District of Texas

Case number: 20-10973-tmd

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

April Marie Butler

12/10/20

**For the
court:**



Barry D. Knight
Clerk of the Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
April Marie Butler
Debtor(s)

Case No. 20-10973-tmd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-1
Date Rcvd: Dec 10, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + April Marie Butler, 1300 Crossing Place, Unit 2613B, Austin, TX 78741-1867 |
| 18074763 | Amex, P.O. Box 297871, Phoenix, AZ 85072 |
| 18074765 | + BMO Harris Bank, Attn: Bankruptcy, Po Box 2035, Milwaukee, WI 53201-2035 |
| 18074777 | + DSRM Nat Bank/Valero, Attn: Bankruptcy, Po Box 696000, San Antonio, TX 78269-6000 |
| 18074778 | Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546 |
| 18074779 | + First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097 |
| 18074781 | + First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096 |
| 18074783 | + Kathleen Devine, 10921 Dedek Dr., New Braunfels, TX 78132-4552 |
| 18074784 | + Lyon Collection Services, 7924 West Sahara Ave., Las Vegas, NV 89117-1990 |
| 18074785 | Nationwide Credit Inc, 2800 University Ave. Suite #420, Cumming, IA 50061 |
| 18074790 | + Radius Global Solutions LLC, P.O.Box 390905, Minneapolis, MN 55439-0905 |
| 18074791 | + Spectrio, PO Box 890271, Charlotte, NC 28289-0271 |
| 18074797 | + Touchstone Imaging Richardson, PO Box 102107, Atlanta, GA 30368-2107 |
| 18074798 | + Travelers CL Remittance Center, PO Box 660317, Dallas, TX 75266-0317 |
| 18074799 | + Travelers Woodhome Insurance, 66 Painters Mill Rd Suite 110, Owings Mills, MD 21117-3643 |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| tr | + EDI: QJPLOWE.COM | Dec 11 2020 03:53:00 | John Patrick Lowe, 2402 East Main Street, Uvalde, TX 78801-4943 |
| ust | + Email/Text: ustpregion07.au.ecf@usdoj.gov | Dec 11 2020 03:41:00 | United States Trustee - AU12, United States Trustee, 903 San Jacinto Blvd, Suite 230, Austin, TX 78701-2450 |
| 18074762 | + EDI: AMEREXPR.COM | Dec 11 2020 03:53:00 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 18074764 | + EDI: BANKAMER.COM | Dec 11 2020 03:53:00 | Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413 |
| 18074766 | + Email/Text: cms-bk@cms-collect.com | Dec 11 2020 03:41:00 | Capital Management Services, 698 1/2 South Ogden St, Buffalo, NY 14206-2317 |
| 18074768 | + EDI: CAPITALONE.COM | Dec 11 2020 03:53:00 | Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 18074767 | + EDI: CAPITALONE.COM | Dec 11 2020 03:53:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 18074769 | + EDI: CAPITALONE.COM | Dec 11 2020 03:53:00 | Capital One Bank USA, NA, PO BOX 30281, Salt Lake City, UT 84130-0281 |
| 18074771 | + EDI: CITICORP.COM | Dec 11 2020 03:53:00 | Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 18074772 | + EDI: CITICORP.COM | Dec 11 2020 03:53:00 | Citibank/Exxon Mobile, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 18074773 | + Email/Text: defaultspecialty.us@bbva.com | | |

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|----------|---|----------------------|---|
| 18074775 | + EDI: CCS.COM | Dec 11 2020 03:42:00 | Compass Bank, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296-0001 |
| 18074774 | + EDI: CCS.COM | Dec 11 2020 03:53:00 | Credit Collection Services, P.O. Box 55126, Boston, MA 02205-5126 |
| 18074776 | + EDI: DISCOVER.COM | Dec 11 2020 03:53:00 | Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679 |
| 18074780 | + EDI: AMINFOFP.COM | Dec 11 2020 03:53:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 18074782 | + EDI: FSAE.COM | Dec 11 2020 03:53:00 | First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 18074770 | EDI: JPMORGANCHASE | Dec 11 2020 03:53:00 | Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609 |
| 18074786 | Email/Text: NCI_bankonotify@ncirm.com | Dec 11 2020 03:53:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |
| 18074787 | Email/Text: Bankruptcy.Notices@pnc.com | Dec 11 2020 03:40:00 | Nationwide Credit Inc., P.O. Box 14581, Des Moines, IA 50306-3581 |
| 18074788 | Email/Text: Bankruptcy.Notices@pnc.com | Dec 11 2020 03:40:00 | PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101 |
| 18076619 | + EDI: PRA.COM | Dec 11 2020 03:40:00 | PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570 |
| 18074789 | + Email/Text: brprocessor@pfccollects.com | Dec 11 2020 03:53:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 18074792 | + EDI: RMSC.COM | Dec 11 2020 03:42:00 | Professional Finance Co, P.O. Box 7059, Loveland, CO 80537-0059 |
| 18074793 | + EDI: RMSC.COM | Dec 11 2020 03:53:00 | Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 18074794 | + EDI: RMSC.COM | Dec 11 2020 03:53:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 |
| 18074795 | + EDI: LCITDAUTO | Dec 11 2020 03:53:00 | Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 18074796 | + Email/Text: marisa.sheppard@timepayment.com | Dec 11 2020 03:53:00 | Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223 |
| 18074800 | + EDI: USBANKARS.COM | Dec 11 2020 03:42:00 | Timepayment Corp, LLC., Attn: Bankruptcy, 1600 District Ave, Ste 200, Burlington, MA 01803-5233 |
| 18074801 | EDI: USBANKARS.COM | Dec 11 2020 03:53:00 | U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7014 |
| | | Dec 11 2020 03:53:00 | US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201 |

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0542-1

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2020 at the address(es) listed below:

| Name | Email Address |
|------------------------------|---|
| John Patrick Lowe | pat.lowe.law@gmail.com plowe@ecf.axosfs.com |
| Nicholas M Wajda | on behalf of Debtor April Marie Butler nick@recoverylawgroup.com r47098@notify.bestcase.com |
| United States Trustee - AU12 | ustpregion07.au.ecf@usdoj.gov |

TOTAL: 3